IAPD Report

RICHARD SCOTT MCARTHUR

CRD# 4146600

Section Title	Page(s)

When communicating online or investing with any professional, make sure you know who you're dealing with. Imposters might link to sites like BrokerCheck from phishing or similar scam websites, or through social media, trying to steal your personal information or your money.

Please contact FINRA with any concerns.

IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page http://www.nasaa.org/IAPD/IARReports.cfm

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association http://www.nasaa.org

Report Summary

RICHARD SCOTT MCARTHUR (CRD# 4146600)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **12/20/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CHARLES SCHWAB & CO., INC.	CRD# 5393	01/26/2022
IA	CHARLES SCHWAB & CO., INC.	CRD# 5393	02/02/2022

QUALIFICATIONS

This representative is currently registered in **2** SRO(s) and **42** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.
Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
B	TD AMERITRADE, INC.	7870	Omaha, NE	04/22/2006 - 05/11/2024
IA	TD AMERITRADE INVESTMENT MANAGEMENT, LLC	111514	OMAHA, NE	07/20/2006 - 09/07/2023
IA	TD AMERITRADE, INC.	7870	Omaha, NE	07/20/2006 - 10/14/2022

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Criminal	1

Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works.
This individual is currently registered with **42** jurisdiction(s) and 2 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **CHARLES SCHWAB & CO., INC.**

Main Address: 425 MARKET STREET
17TH FLOOR
SAN FRANCISCO, CA 94105

Firm ID#: 5393

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	01/26/2022
B	Nasdaq Stock Market	General Securities Representative	Approved	01/26/2022
B	Alabama	Agent	Approved	02/08/2022
B	Alaska	Agent	Approved	02/03/2022
B	Arizona	Agent	Approved	03/17/2022
B	Arkansas	Agent	Approved	03/09/2022
B	California	Agent	Approved	01/26/2022
B	Colorado	Agent	Approved	02/03/2022
B	Delaware	Agent	Approved	02/03/2022
B	Florida	Agent	Approved	05/03/2022
B	Georgia	Agent	Approved	03/15/2022
B	Idaho	Agent	Approved	03/08/2022
B	Illinois	Agent	Approved	03/17/2022

Qualifications

	Regulator	Registration	Status	Date
B	Indiana	Agent	Approved	01/06/2025
B	Iowa	Agent	Approved	01/27/2022
B	Kansas	Agent	Approved	01/26/2022
B	Kentucky	Agent	Approved	02/03/2022
B	Louisiana	Agent	Approved	02/07/2022
B	Maryland	Agent	Approved	01/26/2022
B	Michigan	Agent	Approved	01/28/2022
B	Minnesota	Agent	Approved	02/03/2022
B	Mississippi	Agent	Approved	02/03/2022
B	Missouri	Agent	Approved	02/28/2022
B	Montana	Agent	Approved	02/04/2022
B	Nebraska	Agent	Approved	02/02/2022
IA	Nebraska	Investment Adviser Representative	Approved	02/02/2022
B	Nevada	Agent	Approved	05/07/2024
B	New Jersey	Agent	Approved	03/09/2022
B	New Mexico	Agent	Approved	02/03/2022
B	New York	Agent	Approved	03/27/2022
B	North Carolina	Agent	Approved	05/22/2025
B	North Dakota	Agent	Approved	02/14/2022

Qualifications

	Regulator	Registration	Status	Date
B	Ohio	Agent	Approved	01/26/2022
B	Oklahoma	Agent	Approved	02/07/2022
B	Oregon	Agent	Approved	02/22/2022
B	Pennsylvania	Agent	Approved	02/16/2022
B	South Carolina	Agent	Approved	02/04/2022
B	South Dakota	Agent	Approved	02/07/2022
B	Tennessee	Agent	Approved	02/23/2022
B	Texas	Agent	Approved	01/27/2022
B	Utah	Agent	Approved	01/31/2022
B	Virginia	Agent	Approved	02/27/2022
B	Washington	Agent	Approved	02/03/2022
B	Wisconsin	Agent	Approved	01/28/2022
B	Wyoming	Agent	Approved	02/07/2022

Branch Office Locations

CHARLES SCHWAB & CO., INC.
200 S. 108 Ave
Omaha, NE 68154

Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	04/06/2004

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	07/19/2006
B	Uniform Securities Agent State Law Examination (S63)	Series 63	04/20/2004

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	04/22/2006 - 05/11/2024	TD AMERITRADE, INC.	CRD# 7870	Omaha, NE
IA	07/20/2006 - 09/07/2023	TD AMERITRADE INVESTMENT MANAGEMENT, LLC	CRD# 111514	OMAHA, NE
IA	07/20/2006 - 10/14/2022	TD AMERITRADE, INC.	CRD# 7870	Omaha, NE
B	04/07/2004 - 04/22/2006	AMERITRADE, INC.	CRD# 5633	BELLEVUE, NE

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
12/2022 - Present	Charles Schwab Bank, SSB	Shared Employee	Y	Omaha, NE, United States
01/2022 - Present	CHARLES SCHWAB and CO., INC.	REGISTERED REPRESENTATIVE/INVESTMENT ADVISOR	Y	BELLEVUE, NE, United States
10/2014 - Present	LANDLORD	OWNER	N	OMAHA, NE, United States
10/2014 - 03/2025	FOUNDATION BOARD MEMBER	BOARD MEMBER	Y	DES MOINES, IA, United States
01/2000 - 05/2024	AMERITRADE, INC.	SALES REP	Y	BELLEVUE, NE, United States
07/2010 - 12/2022	TD AMERITRADE, INC.	REGISTERED REPRESENTATIVE	Y	BELLEVUE, NE, United States
07/2022 - 07/2022	Charles Schwab Bank, SSB	Shared Employee	Y	Omaha, NE, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

LANDLORD
POSITION: OWNER NATURE: RENTAL PROPERTY INVESTMENT RELATED: NO NUMBER OF HOURS: 2 INVESTMENT RELATED HOURS: 0 START DATE: 10/01/2014
ADDRESS: 3718 CASTELAR ST, OMAHA NE 68105

Registration & Employment History

OTHER BUSINESS ACTIVITIES

DESCRIPTION: OWN 2ND HOME AND RENT OUT RESIDENCE

FOUNDATION BOARD MEMBER
POSITION: BOARD MEMBER NATURE: FOUNDATION OVERSIGHT INVESTMENT RELATED: YES NUMBER OF HOURS: 1
INVESTMENT RELATED HOURS: 0 START DATE: 10/10/2014
ADDRESS: DES MOINES IA
DESCRIPTION: FOUNDATION BOARD MEMBER
JOB DESCRIPTION

THIS FOUNDATION BOARD OF TRUSTEES IS ELECTED TO GOVERN THE ASSETS OF A FOUNDATION AND EXERCISE LEADERSHIP IN OVERSEEING THE PURPOSES OF THE FOUNDATION. TRUSTEES MUST BE COMMITTED TO IT'S MISSION, GOVERN WITH INTEGRITY, AND ENSURE PRUDENT, ETHICAL FINANCIAL OVERSIGHT OF THE FOUNDATION'S ASSETS. TRUSTEES ARE ELECTED FOR THREE YEAR TERMS. THE FOUNDATION ASSETS ARE MANAGED BY AN OUTSIDE RIA, THE BOARD AS A WHOLE ENSURES THE INVESTMENTS ARE CONSISTENT AND PRUDENT WITH FOUNDATION CGST AND RISK TOLERANCE BUT DOESNÃ¢??T MAKE SPECIFIC INVESTMENT RECOMMENDATIONS.

1. MAKE BROAD POLICY DECISIONS FOR THE FOUNDATION, INCLUDING INVESTMENT, FINANCIAL AND ENDOWMENT POLICIES.
2. ENSURE THE FINANCIAL HEALTH AND STABILITY OF THE FOUNDATION, INCLUDING MONITORING ENDOWMENT GROWTH, FACILITY ACQUISITION, AND ASSET PROTECTION.
3. BE ACCOUNTABLE TO CONSTITUENTS FOR THE ETHICAL AND PRUDENT MANAGEMENT OF THE FOUNDATION.
4. BE INFORMED SPOKESPERSONS TO THE BROADER PUBLIC ON BEHALF OF THE FOUNDATION.
5. AGREE TO AND SUPPORT BOARD FUNDRAISING EXPECTATIONS INCLUDING GIVING PERSONALLY TO THE ORGANIZATION.
6. ATTEND REGULAR QUARTERLY MEETINGS.
7. ENDORSE AND SUPPORT ALL ACTIVITIES, INCLUDING ADVOCACY AND EDUCATION ACTIVITIES.
8. PARTICIPATE ACTIVELY IN DISCUSSION, INTERACTION, DECISION MAKING, VOTING AND ALL WORK OF THE FOUNDATION.

THE FOUNDATION ASSETS ARE MANAGED BY AN OUTSIDE RIA, THE BOARD AS A WHOLE ENSURES THE INVESTMENTS ARE CONSISTENT AND PRUDENT WITH FOUNDATION CGST AND RISK TOLERANCE BUT DOESNÃ¢??T MAKE SPECIFIC INVESTMENT RECOMMENDATIONS.
Self Employed property managment|Investment Related:No|Real Estate (Non-Agent/Broker)|Owner|2022-06-23|HoursPerMonth:Less than 20|HoursSpentduringSecurityTrading:0|Run short term rental unit out of renovated part of primary residence

Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending, on appeal,* or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated, settled* or *otherwise resolved*.
  - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
  - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.

DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Criminal	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	The District Court of the 12th Judicial District of Nebraska
Location of Court:	Buffalo County, Nebraska
Docket/Case #:	590-627
Charge Date:	04/18/1990
Charge(s) 1 of 1	
Formal Charge(s)/Description:	Unlawfully, knowingly, or intentionally distribute, deliver, or dispense marijuana
No of Counts:	2
Felony or Misdemeanor:	Felony
Plea for each charge:	Amended
Disposition of charge:	Amended
Date of Amended Charge:	03/28/1991
Charge was Amended or reduced to:	Unlawfully, knowingly, or intentionally distribute, deliver, or dispense marijuana
Amended No of Counts:	1
Amended Charge:	Felony
Amended Plea:	Guilty
Disposition of Amended Charge:	Convicted
Current Status:	Final

Status Date:	08/13/1993
Disposition Date:	08/13/1993
Sentence/Penalty:	Sentence to 2 years probation, $206.51 court costs, $500 fine, totaling $706.51 with $40 monthly installments commencing June 1, 1991
Broker Statement	On August 13, 1993 after completion of the probation period the court set aside the conviction.

End of Report

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